

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Robert Eugene Creech

S.S. No.: xxx-xx-0347

Mailing Address: PO Box 1143, Raeford, NC 28376-

Case No. 10-82171

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on November 30, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 15, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 11/11/10			
				Lastname-SS#: Creech-0347			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
	State Employees CU	3	House & Lot				
	Hoke County Taxes	3	House & Lot				
ARREARAGE CLAIMS				REJECTED EXECUTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
	State Employees CU	3		**	None		
	Hoke County Taxes	3		**			
				**			
				**			
				**			
				**			
				**			
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	State Employees CU	2	\$13,766	5.00	\$103	\$291.18	2008 Nissan Rogue
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Upaid part)				Amount			
Law Offices of John T. Orcutt, P.C.				\$2,800			
SECURED TAXES				Secured Amt			
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS				Amount			
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int.%	Pay off Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED				Amount**			
DMI=		\$426	\$25,560				
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate							

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$776** per month for **60** months, then
\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **3.84** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOFTO

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Exxon Mobile Post Office Box 6497 Sioux Falls, SD 57117-6497
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	AT&T Universal Card c/o Citibank Post Office Box 6500 Sioux Falls, SD 57117-6500	Gateway c/o HSBC Retail Services Post Office Box 15521 Wilmington, DE 19850-5521
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Bank of America Post Office Box 15026 Wilmington, DE 19850-5026	GE Money Bank Bankruptcy Dept. Post Office Box 103106 Roswell, GA 30076-3106
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Capital One Bank Post Office Box 30285 Salt Lake City, UT 84130-0285	GE Money Bank Bankruptcy Dept. Post Office Box 103104 Roswell, GA 30076-3104
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Capital One Bank Attn: Bankruptcy Department Post Office Box 85167 Richmond, VA 23285-5167	GreenTree Manufactured Housing Post Office Box 6172 Rapid City, SD 57709-6172
Experian P.O. Box 2002 Allen, TX 75013-2002	Care Credit c/o GE Money Bank Post Office Box 981127 El Paso, TX 79998-1127	Hoke County Tax Collector Post Office Box 217 Raeford, NC 28376-0217
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Chase Cardmember Service Post Office Box 15298 Wilmington, DE 19850-5298	Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114-0326
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Citgo/Citi Plus Card PO Box 6401 Sioux Falls, SD 57117	Lowe's Post Office Box 981064 El Paso, TX 79998-1064
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	Discover Card Post Office Box 30943 Salt Lake City, UT 84130	Lowe's c/o GE Money Bank - BK Departr Post Office Box 103104 Roswell, GA 30076

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

State Employees Credit Union
Attn: Managing Agent
PO Box 25279
Raleigh, NC 27611

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

The Nautilus Group
c/o Retail Services
Post Office Box 15521
Wilmington, DE 19850-5521

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Wal-Mart Discover
Post Office Box 981284
El Paso, TX 79998-1284